

In re:  
Claressa A. Whearry  
Debtor

Case No. 23-12896-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 02, 2023

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2023:

Recip ID	Recipient Name and Address
db	Claressa A. Whearry, 2419 N. Corlies Street, Philadelphia, PA 19132-3007
14819973	+ Ally Home Loans, Po Box 77404, Ewing, NJ 08628-6404
14819987	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14819989	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14819991	+ Phila Inq Cu, 800 River Rd, Conshohocken, PA 19428-2632
14819992	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14819999	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14820001	+ Univ Of Penn, 3900 Chestnut St, Philadelphia, PA 19104-3120
14820003	+ Zwicker P.C., 3220 Tillman Dr, Bensalem, PA 19020-2028

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Nov 03 2023 00:06:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Nov 03 2023 00:06:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Nov 03 2023 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 03 2023 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 03 2023 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 03 2023 00:07:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14819972	+ EDI: GMACFS.COM	Nov 03 2023 04:07:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14819974	Email/PDF: bncnotices@becket-lee.com	Nov 03 2023 00:17:22	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14819977	Email/Text: megan.harper@phila.gov	Nov 03 2023 00:07:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640

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14819975	+ EDI: CAPITALONE.COM	Nov 03 2023 04:07:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14820356	+ EDI: AIS.COM	Nov 03 2023 04:07:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14819976	+ EDI: CITICORP.COM	Nov 03 2023 04:07:00	Citibankna, Attn: Bankruptcy Dept, PO Box 790034, St.Louis, MO 63179-0034
14819978	Email/Text: bankruptcy@philapark.org	Nov 03 2023 00:07:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14819979	+ EDI: WFNNB.COM	Nov 03 2023 04:07:00	Comenity Bank/Fashion Bug, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14819980	+ EDI: WFNNB.COM	Nov 03 2023 04:07:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14819984	EDI: CITICORP.COM	Nov 03 2023 04:07:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14821090	EDI: DISCOVER.COM	Nov 03 2023 04:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14819981	+ EDI: DISCOVER.COM	Nov 03 2023 04:07:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14819982	+ EDI: PHINAMERI.COM	Nov 03 2023 04:07:00	GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
14819983	EDI: IRS.COM	Nov 03 2023 04:07:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14826585	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 03 2023 00:07:00	Midland Credit Management Inc., P.O. Box 2037, Warren, MI 48090-2037
14819985	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 03 2023 00:07:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14819986	+ EDI: NAVIENTFKASMSERV.COM	Nov 03 2023 04:07:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
14819994	Email/Text: Bankruptcy.Notices@pnc.com	Nov 03 2023 00:06:00	PNC Financial, Attn: Bankruptcy 300 Fifth Avenue, Pittsburgh, PA 15222
14819988	EDI: PENNDEPTREV	Nov 03 2023 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14819988	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 03 2023 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14819993	+ Email/Text: bankruptcy@philapark.org	Nov 03 2023 00:07:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14826471	EDI: Q3G.COM	Nov 03 2023 04:07:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14819995	Email/Text: bknotice@raslavarar.com	Nov 03 2023 00:06:00	RAS LaVrar LLC, 425 Commerce Dr Ste 150, Ft Washington, PA 19034-2727
14819996	EDI: RMSC.COM	Nov 03 2023 04:07:00	Syncb/Walmart, Attn: Bankruptcy POB 965060, Orlando, FL 32896-5060
14819997	EDI: RMSC.COM	Nov 03 2023 04:07:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14819998	+ EDI: RMSC.COM	Nov 03 2023 04:07:00	Synchrony Bank/Sams, Attn: Bnakruptcy, PO Box 965060, Orlando, FL 32896-5060
14820000	^ MEBN		

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14820002

EDI: CAPITALONE.COM

Nov 03 2023 00:22:25

U.S. Department of Justice, 950 Pennsylvania Ave  
NW, Washington, DC 20530-0009

Nov 03 2023 04:07:00

Walmart Credit Services/Capital One, Attn:  
Bankruptcy, PO Box 30285, Salt Lake City, UT  
84130-0285

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14819990	##+	Perfection Collection, Attn: Bankruptcy Department Attn: Bankru, 313 E 1200 S , Suite 102, Orem, UT 84058-6910

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2023 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Claressa A. Whearry mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com;cibiklaw@recap.email
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1:	Claressa A. Whearry		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-12896-amc		
	Social Security number or ITIN: xxx-xx-3034		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 9/25/23		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Claressa A. Whearry	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2419 N. Corlies Street Philadelphia, PA 19132-3007	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 11/2/23

**For more information, see page 2**

Case number **23-12896-amc**

<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>December 15, 2023 at 10:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.</p>	<p><b>Location:</b>  <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</b></p> <p>For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p>	<p><b>Filing deadline: 2/13/24</b></p> <p><b>Filing deadline: 12/4/23</b></p> <p><b>Filing deadline: 3/23/24</b></p>
	<p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 57 months. The plan is enclosed. The hearing on confirmation will be held on:</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	